

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (original): A method for transferring a data packet from a user of an electronic card to a money source as part of a payment card transaction, comprising the steps of:

storing the data packet in a magnetic storage medium of the electronic card that can be read by a standard magnetic stripe reader;

using the standard magnetic stripe reader to read a payment card number, a user identifier and the data packet from the magnetic storage medium as part of a given payment card transaction; and

submitting the payment card number, the user identifier and the data packet to the money source for approval of the given payment card transaction.

Claim 2 (original): A method as recited in claim 1, wherein the magnetic storage medium is a magnetic stripe.

Claim 3 (original): A method as recited in claim 2, wherein the magnetic storage medium is a second track of the magnetic stripe.

Claim 4 (original): A method as recited in claim 3, comprising the further step of:

executing a program on a computer of the electronic card to generate the data packet.

Claim 5 (original): A method as recited in claim 4, wherein the program is a diagnostic program that measures at least one parameter and generates a warning signal when a preselected threshold is exceeded.

Claim 6 (original): A method as recited in claim 5, wherein the program checks for a battery life parameter and generates a warning signal when a low battery condition is detected.

Claim 7 (original): A method as recited in claim 3, wherein the data packet is generated by a user of the card.

Claim 8 (original): A method as recited in claim 7, wherein the data packet is a customization variable.

Claim 9 (original): A method as recited in claim 2, comprising the further steps of:
generating a user one-time payment card number through use of a card number generator; and
using the user one-time payment card number as the payment card number.

Claim 10 (original): A method as recited in claim 9, wherein the one-time payment card number is correlated with a sequence number that indicates the relationship of the one-time payment card number to a sequence of one-time payment card numbers generated by the card number generator.

Claim 11 (canceled)

Claim 12 (original): A method for alerting a money source to a low battery condition of a battery used in an electronic card, comprising the steps of:

- (1) using the electronic card to conduct a plurality of payment card transactions in which a payment card number and a user identifier are submitted to the money source as part of an approval process;
- (2) executing a program on a computer of the electronic card to check for a battery life parameter and generate a warning signal when a low battery condition is detected; and
- (3) when a warning signal is generated, submitting a low battery indicator to the money source in connection with the approval process.

Claim 13 (original): A method as recited in claim 12, wherein the program is executed each time the electronic card seeks approval of a preselected number of payment card transactions.

Claim 14 (original): A method as recited in claim 13, wherein the program generates a battery life signal related to an estimated remaining battery life of the battery.

Claim 15 (original): A method as recited in claim 14, comprising the further step of:

- (4) submitting a battery life indicator that is based upon the battery life signal to the money source in connection with the approval process.

Claim 16 (original): A method as recited in recited in claim 12, comprising the further step of:

- (4) providing a user of the electronic card with a replacement electronic card before the battery life parameter drops below a selected threshold.

Claim 17 (canceled)

Claim 18 (previously presented): A method as recited in recited in claim 12, comprising the further step of:

(4) providing a user of the electronic card with a replacement electronic card after the low battery indicator has been submitted to the money source.

Claim 19 (previously presented): A method for submitting a battery life signal from an electronic card to a money source, comprising the steps of:

(1) using the electronic card to conduct a payment card transaction in which a payment card number and a user identifier are submitted to the money source as part of an approval process;

(2) executing a program on a computer of the electronic card to check for a battery life parameter and generate the battery life signal; and

(3) submitting the battery life signal to the money source in connection with the approval process.

Claim 20 (previously presented): A method as recited in claim 19, wherein the program is executed each time the electronic card seeks approval of a preselected number of payment card transactions.

Claim 21 (previously presented): A method as recited in claim 19, comprising the further step of:

(4) providing a user of the electronic card with a replacement electronic card before the battery life parameter drops below a selected threshold.

Claim 22 (new): A method for transferring a data packet from a user of an electronic card to a money source as part of a payment card transaction, comprising the steps of:

generating a user one-time payment card number through use of a card number generator;

using the user one-time payment card number as a payment card number;

storing the data packet in a magnetic stripe of the electronic card that can be read by a standard magnetic stripe reader;

using the standard magnetic stripe reader to read the payment card number, a user identifier and the data packet from the magnetic storage medium as part of a given payment card transaction; and

submitting the payment card number, the user identifier and the data packet to the money source for approval of the given payment card transaction;

wherein the one-time payment card number is correlated with a sequence number that indicates the relationship of the one-time payment card number to a sequence of one-time payment card numbers generated by the card number generator; and

wherein the data packet can be used to obtain the user sequence number.